

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Horace Cole, Jr.
Shari Wagner Cole
Debtors

Case No. 17-01533-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 309A

Page 1 of 2
Total Noticed: 54

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.
db/jdb

Richard Horace Cole, Jr., Shari Wagner Cole, 7577 Pinewild Rd,
Seven Valleys, PA 17360-9176
+James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
+Steven M. Carr (Trustee), Ream, Carr, Markey and Woloshin LLP, 119 East Market Street,
York, PA 17401-1221
+ll Comcast, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
+Americredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
+Auto One Fin, Po Box 7222, York, PA 17404-0222
Baltimore County Emp, 23 W Susquehanna Avenue, Towson, MD 21204-5291
Baltimore County Employees, Federal Credit Union, 23 W Susquehanna Avenue,
Towson, MD 21204-5291
CBY of York, 18 S George Street, Fl 5, York, PA 17401-1400
Calder Door & Specialty Co, 1296 Loop Rd, Lancaster, PA 17601-3167
Capital Management Services, 69842 S Ogden St, Buffalo, NY 14206
Cole Richard Horace Jr, 7577 Pinewild Rd, Seven Valleys, PA 17360-9176
Cole Shari Wagner, 7577 Pinewild Rd, Seven Valleys, PA 17360-9176
Colony Brands Inc, 1112 7th Ave, Monroe, WI 53566-1364
+++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610,
Saint Paul, MN 55101)
DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1450
Dept Of Ed/Navient, Po Box 9655, Wilkes-Barre, PA 18773-9655
+Ehrlich, 4565 W Market St, York, PA 17408-6100
Logan Homeowners Assoc, PO Box 11981, Newark, NJ 07101-4960
+Lvnv Funding LLC, 625 Pilot Road Suite 2/3, Las Vegas, NV 89119-4485
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc.,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
STYCSA, Sewer Authority, PO Box 75, Seven Valleys, PA 17360-0075
+Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
Suburban Propane, PO Box J, Whippany, NJ 07981-0409
True Green, PO Box 9001128, Louisville, KY 40290-1128
Valentine & Kebartas, LLC, 15 Union St, Lawrence, MA 01840-1866
+Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049
+York Hospital, 1001 S. George St, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: general.dearmondslaw@gmail.com Nov 20 2017 18:51:57 Keith B DeArmond,
DeArmond and Associates of York, LLC, 18 South George Street, Suite 610, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJOJ.GOV Nov 20 2017 18:52:34 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4909460 +EDI: RESURGENT.COM Nov 20 2017 18:58:00 12 Credit One Bank, Po Box 10497 MS 576,
C/O Resurgent Capital Services, Greenville, SC 29603-0497
4944226 EDI: CBS7AVE Nov 20 2017 18:58:00 Colony Brands Inc, 1112 7th Ave,
Monroe, WI 53566-1364
4909465 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 18:52:30 Ditech Financial LLC,
Po Box 6172, Rapid City, SD 57709-6172
4909466 EDI: AMINFOFP.COM Nov 20 2017 18:58:00 First Premier, Tape Only 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
4909467 +EDI: AMINFOFP.COM Nov 20 2017 18:58:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
4909468 EDI: PHINAMERI.COM Nov 20 2017 18:58:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145
4909469 EDI: JEFFERSONCAP.COM Nov 20 2017 18:58:00 Jefferson Capital System, 16 Mclelland Rd,
Saint Cloud, MN 56303
4957821 EDI: JEFFERSONCAP.COM Nov 20 2017 18:58:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4936967 EDI: RESURGENT.COM Nov 20 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4944228 EDI: WFNNB.COM Nov 20 2017 18:58:00 Lane Bryant, PO Box 659728,
San Antonio, TX 78265-9728
4909471 +EDI: RESURGENT.COM Nov 20 2017 18:58:00 Lvnv Funding LLC, Po Box 10497,
Greenville, SC 29603-0497
4955817 +EDI: MID8.COM Nov 20 2017 18:58:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
4909472 +EDI: MID8.COM Nov 20 2017 18:58:00 Midland Funding Llc, 2365 Northside Drive Suite 300,
San Diego, CA 92108-2709
4909473 +E-mail/Text: Bankruptcies@nragroup.com Nov 20 2017 18:52:46 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4911994 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2017 18:52:33
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946

4958257 +EDI: JEFFERSONCAP.COM Nov 20 2017 18:58:00 Premier Bankcard LLC,,
Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999

4958201 +EDI: JEFFERSONCAP.COM Nov 20 2017 18:58:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

4944230 E-mail/Text: jennifer.chacon@spservicing.com Nov 20 2017 18:52:47
Select Portfolio services Inc, PO Box 65250, Salt Lake City, UT 84165-0250

4909474 +E-mail/Text: compliance@sentrycredit.com Nov 20 2017 18:52:45 Sentry Credit Inc,
2809 Grand Ave, Everett, WA 98201-3417

4958006 E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 18:52:30 THE BANK OF NEW YORK MELLON,
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

4909475 +EDI: NAVIENTFKASMGUAR.COM Nov 20 2017 18:58:00 USA Funds, Po Box 6180,
Indianapolis, IN 46206-6180

4932473 +EDI: AIS.COM Nov 20 2017 18:58:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

4909477 +EDI: VERIZONWIRE.COM Nov 20 2017 18:58:00 Verizon Wireless/Sou,
PO Box 26055 Natl Recovery Dept M.S 400, Minneapolis, MN 55426-0055

4960358 E-mail/Text: jennifer.chacon@spservicing.com Nov 20 2017 18:52:47
Wilmington Savings Fund Society, FSB, et al, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

4922045* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com

Keith B DeArmond on behalf of Debtor 1 Richard Horace Cole, Jr. general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com

Keith B DeArmond on behalf of Debtor 2 Shari Wagner Cole general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com

Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Richard Horace Cole Jr.**
 First Name Middle Name Last Name

Debtor 2 **Shari Wagner Cole**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8864**

EIN _ _ - _ _ _ _ _

Social Security number or ITIN **xxx-xx-3757**

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13** **April 14, 2017**Case number: **1:17-bk-01533-RNO**Date case converted to chapter **7** **November 6, 2017****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Horace Cole Jr.	Shari Wagner Cole
2. All other names used in the last 8 years		
3. Address	7577 Pinewild Rd Seven Valleys, PA 17360-9176	7577 Pinewild Rd Seven Valleys, PA 17360-9176
4. Debtor's attorney Name and address	Keith B DeArmond DeArmond and Associates of York, LLC 18 South George Street, Suite 610 York, PA 17401	Contact phone 717-885-0937 Email: general.dearmondlaw@gmail.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream, Carr, Markey and Woloshin LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: carrtrustee@yahoo.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: November 20, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 20, 2017 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: February 18, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	